

In re:

Lisa Nguyen

Debtor

Case No. 18-16367-djb

Chapter 13

District/off: 0313-2

User: admin

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Date Rcvd: Mar 20, 2025

Form ID: 3180W

Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2025:

Recip ID	Recipient Name and Address
db	+ Lisa Nguyen, 238 Keswick Avenue, Glenside, PA 19038-4836
14457929	+ 238 Keswick, LLC, Assignee of Mark Knouse,, et al., Kisten Wetzel Ladd, P.O. Box 515, West Chester, PA 19381-0515
14251179	+ Abington School District, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
14208429	+ Building Inspection and Contractor Inc, 3003 Mt. Carmel Ave, Glenside, PA 19038-1633
14208411	+ Knouse,Beidler & Brinker, c/o Kristen Wetzel Ladd, 17 W. Gay Street, West Chester, PA 19380-3090
14338648	+ Mark Knouse, Kim Beidler, Lynn Brinker, c/o Bielli & Klauder, LLC, 1500 Walnut St., Ste. 900, Philadelphia, PA 19102-3518
14251181	+ Township of Abington, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 21 2025 00:18:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Mar 21 2025 04:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 21 2025 00:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14210521	Email/PDF: bncnotices@becket-lee.com	Mar 21 2025 00:24:55	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14237729	+ EDI: AISACG.COM	Mar 21 2025 04:12:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
14286628	+ Email/Text: bankruptcydepartment@fcscollect.com	Mar 21 2025 00:18:00	Fidelity Creditor Services, aka First American Payment Systems, 441 N. Varney Street, 2nd floor, Burbank, CA 91502-1733
14214231	Email/PDF: resurgentbknotifications@resurgent.com	Mar 21 2025 00:22:32	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14214184	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 21 2025 00:24:18	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14228288	EDI: PRA.COM	Mar 21 2025 04:12:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14221723	+ EDI: JEFFERSONCAP.COM	Mar 21 2025 04:12:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14208320	EDI: Q3G.COM	Mar 21 2025 04:12:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

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14209080	+ EDI: AIS.COM	Mar 21 2025 04:12:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14259539	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Mar 21 2025 00:18:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14263248	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Mar 21 2025 00:18:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14260297		Montgomery County Tax Claim Bureau
14229337	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 22, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2025 at the address(es) listed below:

Name	Email Address
CORY P. STEPHENSON	on behalf of Creditor Kim Beidler cstephenson@bk-legal.com
CORY P. STEPHENSON	on behalf of Creditor Mark Knouse cstephenson@bk-legal.com
CORY P. STEPHENSON	on behalf of Creditor Lynn Brinker cstephenson@bk-legal.com
DENISE ELIZABETH CARLON	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmllawgroup.com
GERALD R CLARKE	on behalf of Debtor Lisa Nguyen jclarke@clarkeandassoc.com clarkeandassoc@yahoo.com
JAMES RANDOLPH WOOD	on behalf of Creditor Abington School District and Township of Abington jwood@portnoffonline.com jwood@ecf.inforuptcy.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

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KERI P EBECK

on behalf of Creditor Toyota Motor Credit Corporation kebeck@bersteinlaw.com
btemple@bersteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bersteinlaw.com

KRISTEN WETZEL LADD

on behalf of Creditor Mark Knouse kladd@utbf.com mselby@utbf.com

KRISTEN WETZEL LADD

on behalf of Creditor Lynn Brinker kladd@utbf.com mselby@utbf.com

KRISTEN WETZEL LADD

on behalf of Creditor Kim Beidler kladd@utbf.com mselby@utbf.com

MICHAEL D. VAGNONI

on behalf of Creditor Montgomery County Tax Claim Bureau michael.vagnoni@obermayer.com
Lucille.acello@obermayer.com;helen.belair@obermayer.com;coleen.schmidt@obermayer.com;kathleen.jordan@obermayer.com

REGINA COHEN

on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. rcohen@lavin-law.com,
mmalone@lavin-law.com

THOMAS DANIEL BIELLI

on behalf of Creditor Lynn Brinker tbielli@bk-legal.com bhoffmann@bk-legal.com

THOMAS DANIEL BIELLI

on behalf of Creditor Mark Knouse tbielli@bk-legal.com bhoffmann@bk-legal.com

THOMAS DANIEL BIELLI

on behalf of Creditor Kim Beidler tbielli@bk-legal.com bhoffmann@bk-legal.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 18

Information to identify the case:

Debtor 1	Lisa Nguyen		Social Security number or ITIN xxx-xx-7028	
	First Name	Middle Name	Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN _____	
			EIN _____	
United States Bankruptcy Court Eastern District of Pennsylvania				
Case number: 18-16367-djb				

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lisa Nguyen

3/20/25

By the court: Derek J Baker
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.